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FEB 1,8 2005

Customer No 000042131; Docket No. 121.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Asani, Karim

Serial No.:

09/523,789

Art Unit:

3624

Filed:

March 13, 2000

Examiner:

Waslychak, Steven R.

For: METHOD AND SYSTEM FOR SECURE FINANCIAL TRANSACTION IN

ELECTRONIC COMMERCE

Commissioner for Patents Box 1450, Alexandria, VA 22313-1450

RESPONSE to Notice of Non-Compliant Amendment (37 CFR 1.121)

Sir:

In response to the Notice of Non-Compliant Amendment mailed on February 15, 2005 in reference to the Response filed on 12/29/2004, applicant submits herewith a copy of the Amendment submitted on 12/29/2005, and two new replacement SHEETS for Figures 5A and 6 in compliance with 37 CFR 1.121.

February 28, 2005

Respectfully Submitted,

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Name: Rashida A. Karmali

Signature: Rashude T' Kanno